the last three years, is as under:

Year	Rate of service tax (in %)	Increase over the previous year (in %)	Revenue (in Rs. crore)	Increase over the previous year (in %)
2004-05	10	0 20	14,200	62.36
2005-06	10		23,055	62.01
2006-07*	12		37,352	

*Figures for 2006-07 are provisional.

(c) The applicable rate of service tax for 2007-08 is 12%. The Budget Estimate for service tax collection during the year 2007-08 is Rs. 50,200 crore.

Consolidation of banking laws

4339. SHRI T.T.V. DHINAKARAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is proposed to consolidate all banking laws;

(b) if so, the details thereof; and

(c) if not, the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (c) There is no proposal to consolidate all banking laws at present under consideration of the Government. However, the following recommendation made by the Committee on Fuller Capital Account convertibility is under examination by Reserve Bank of India:—

> All commercial banks; should be subject to a single Banking Legislation and separate legislative frameworks for groups of public sector banks should be abrogated. All banks, including public sector banks should be incorporated under the Companies Act as this would provide a level playing field".

Loans given by banks to SCs/STs

4340. SHRI JESUDASU SEELAM: Will the Minister of FINANCE be pleased to state:

(a) the total amount of loans given by the Nationalised Banks in the country during the last three financial years, State-wise;

(b) the percentage of loans given to members of Scheduled Castes and Scheduled Tribes out of the above;

(c) the details of such loans category-wise *i.e.* number of SCs and STs who availed loans up to 1,2,5,10 lakh and above 10 lakh; and

(d) what steps are being taken or proposed to betaken to ensure that their fair share of percentage of loans by the banks go to these sections?

THE MINISTER OF STAE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) The information is being collected and will be laid on the Table of the House.

Loans for muslims in **negative and red zones**

4341. SHRI PENUMALLI MADHU: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that many banks have designated a number of Muslim concentrated areas as negative or red zones where they do not give loans;

(b) if so, the details thereof; and

(c) the steps taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE {SHRI PAWAN KUMAR BANSAL): (a) No, Sir.

(b) and (c) Do not arise.

Hoarding of foodgrains

4342. SHRI MANOHAR JOSHI: Will the Minister of FINANCE be pleased to state:

(a) whether some firms are accessing funds from Non Banking Companies to buy and hoard foodgrains;

(b) whether the Reserve Bank of India has voiced its concern over some corporates accessing funds from these institutions to buy and hoard foodgrains;

(c) if so, whether RBI has sought report from these institutions; and

(d) if so, the action taken by RBI in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) Reserve Bank of India (RBI) has issued a circular